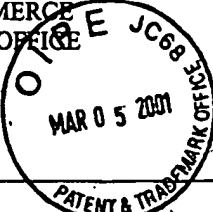
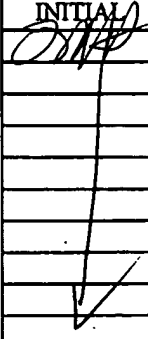


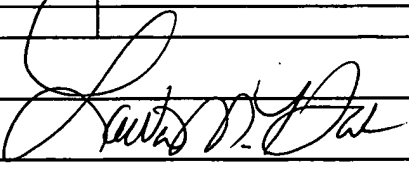
FORM PTO-1449		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE			ATTY DKT NO. 4156-006		SERIAL NO. 09/741,620	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT					APPLICANT R. Alan Neely et al.			
					FILING DATE December 19, 2000		GROUP	



U.S. PATENT DOCUMENTS							
EXAMINER INITIAL	DOCUMENT NO.	DATE	NAME	CL.	SUBCL.	FILING DATE IF APPROP.	
	A	3,653,480	04/72	Yamamoto et al.	194	4	
	B	4,322,613	03/82	Oldenkamp	235	449	
	C	4,544,834	10/85	Newport et al.	235	487	
	D	4,649,563	03/87	Riskin	379	97	
	E	4,695,880	09/87	Johnson et al.	358	86	
	F	4,711,993	12/87	Kosednar et al.	235	380	
	G	4,713,761	12/87	Sharpe et al.	364	406	
	H	4,859,837	08/89	Halpern	235	380	
	I	4,870,260	09/89	Niepolomski et al.	235	381	
	J	4,947,028	08/90	Gorog	235	381	

FOREIGN PATENT DOCUMENTS							
DOCUMENT NO.	DATE	COUNTRY	CL.	SUBCL.	TRANSLATION		
					YES	NO	

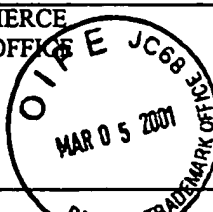
OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)	

EXAMINER	DATE CONSIDERED
	12/7/04

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

(Form PTO-1449)

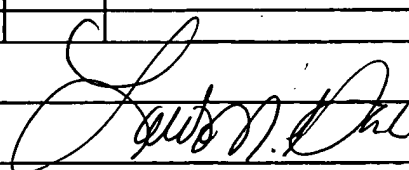
FORM PTO-1449		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE			ATTY DKT NO. 4156-006		SERIAL NO. 09/741,620	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT					APPLICANT R. Alan Neely et al.			
					FILING DATE December 19, 2000		GROUP	



U.S. PATENT DOCUMENTS							
EXAMINER INITIAL	K	DOCUMENT NO.	DATE	NAME	CL.	SUBCL.	FILING DATE IF APPROP.
↓		4,992,646	02/91	Collin	235	375	
		5,121,945	06/92	Thomson et al.	283	58	
		5,168,151	12/92	Nara	235	492	
		5,179,584	01/93	Tsumura	379	114	
		5,220,501	06/93	Lawlor et al.	364	408	
		5,283,829	02/94	Anderson	380	24	
		5,317,137	05/94	Wilkins	235	380	
		5,326,959	07/94	Perazza	235	379	
		5,383,113	01/95	Kight et al.	364	401	
		5,465,206	11/95	Hilt et al.	364	406	
		5,473,143	12/95	Vak et al.	235	380	
	5,483,445	01/96	Pickering	364	406		

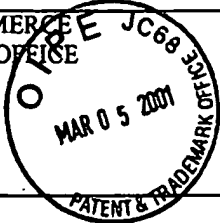
FOREIGN PATENT DOCUMENTS								
		DOCUMENT NO.	DATE	COUNTRY	CL.	SUBCL.	TRANSLATION	
							YES	NO


OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)		

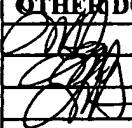
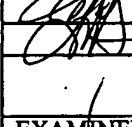
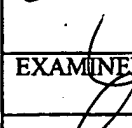
EXAMINER 	DATE CONSIDERED 12/7/09
--	----------------------------

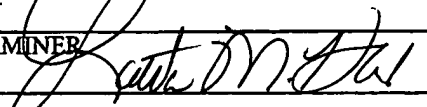
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

FORM PTO-1449		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE			ATTY DKT NO. 4156-006		SERIAL NO. 09/741,620	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT					APPLICANT R. Alan Neely et al.			
					FILING DATE December 19, 2000		GROUP	



U.S. PATENT DOCUMENTS							
EXAMINER INITIAL	DOCUMENT NO.	DATE	NAME	CL.	SUBCL.	FILING DATE IF APPROP.	
	W	5,504,677	04/96	Pollin	364	408	
	X	5,544,086	08/96	Davis et al.	364	408	
	Y	5,557,518	09/96	Rosen	364	408	
	Z	5,572,004	11/96	Raimann	235	380	
	AA	5,652,786	07/97	Rogers	379	91.01	
	BB	5,671,285	09/97	Newman	380	30	
	CC	5,699,528	12/97	Hogan	395	240	
	DD	6,044,362	03/00	Neely	705	34	
	EE	5,097,115	03/92	Ogasawara et al.	235	380	
FOREIGN PATENT DOCUMENTS							
	DOCUMENT NO.	DATE	COUNTRY	CL.	SUBCL.	TRANSLATION	
						YES	NO

OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)		
	FF	The Biller's Guide To Electronic Consumer Bill Payment; NACHA, 1995
	GG	ACH Rules Guide for Direct Payment Programs; NACHA 1995
	HH	Trends, Paperless Bills; PC Magazine, July 1999

EXAMINER 	DATE CONSIDERED 12/7/04
---	----------------------------

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Sheet 1 of 1

FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY DKT NO. 4156-006	SERIAL NO. 09/741,620
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		APPLICANT Neely et al.	
		FILING DATE December 19, 2000	GROUP 2167

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CL.	SUBCL.	FILING DATE IF APPROP.
<i>[Signature]</i>	A	5,649,117	07/1997	Landry	395	240	
<i>[Signature]</i>	B	6,070,150	05/2000	Remington et al.	705	34	

FOREIGN PATENT DOCUMENTS

		DOCUMENT NO.	DATE	COUNTRY	CL.	SUBCL	TRANSLATION	
							YES	NO

OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)

EXAMINER <i>[Signature]</i>	DATE CONSIDERED <i>12/2/04</i>
-----------------------------	--------------------------------

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

(Form PTO-1449)

[illegible][illegible]

EXAMINER	DATE CONSIDERED
<i>[Signature]</i>	<i>12/17/09</i>

(Form PTO-1449)